

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Castro, Javier G.		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / (Complete EIN or other Tax ID No. (if more than one, use all))		Last four digits of Soc. Sec. No. / (Complete EIN or other Tax ID No. (if more than one, use all))	
Street Address of Debtor (No. & Street, City, State & Zip Code): 109 Greenview Ct. Brookbrook, IL 60440		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business:		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business (Debtor (if different from street address above):			
Information Regarding the Debtor (Check the Applicable Boxes)			
Venue (Check any applicable box) <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Type of Debtor (Check all boxes that apply) <input type="checkbox"/> Individuals <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other		Nature of Debtor (Check one box) <input type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		Structural/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors:			
Estimated Assets:			
Estimated Liabilities:			

(Official Form 11-1203) Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Castro, Javier G.		FORM B1, Page 2	
Location Where Filed - None -		Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: _____ Date Filed: _____		Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____		Signatures	
Signature(s) of Debtor(s) (Individuals) I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have elected the relief available under each such chapter, and choose to proceed under chapter 7.) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Debtor: <i>Javier G. Castro</i> Signature of Joint Debtor: _____ Telephone Number (If not represented by attorney): _____ Date: _____		Signature of Attorney <i>David Chang</i> Printed Name of Attorney for Debtor(s): <i>David Chang</i> Address: <i>444 N. Wells, Ste. 301</i> Chicago, IL 60610 Telephone Number: <i>(312) 467-0004</i> Fax: <i>(312) 467-1892</i> Date: <i>3/2/05</i>	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date: _____		Signature of Non-Attorney Petitioner Preparer I certify that I am a bankruptcy petitioner preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c)) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Signature of Bankruptcy Petition Preparer Date: _____ U.S.C. § 110(c), 18 U.S.C. § 156. A bankruptcy petitioner preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.	

NAME OF SCHEDULE		ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1		0.00		
B - Personal Property	Yes	3		8,062.00		
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		8,289.00		
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,297.00		
F - Creditors Holding (Unsecured) Nonpriority Claims	Yes	3		7,958.26		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebitors	Yes	1				
I - Current Income of Individual Debtors	Yes	1				1,690.00
J - Current Expenditures of Individual Debtors	Yes	1				1,365.00
Total Number of Sheets of ALL Schedules			15			
Total Assets				8,062.00		
Total Liabilities					15,524.26	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, G, H, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules C, D, E, and F to determine the total amount of the debtor's liabilities.

United States Bankruptcy Court
Northern District of Illinois

In re

Javier G. Castro

Debtor

Case No.

Chapter

13

Sub-Total >	0.00
Total >	0.00
(Total of this page)	

None			
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Claim or Exemption
			Amount of Secured Claim

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-owner, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds an interest in real property, write "None" under "Description and Location of Property." Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entry states to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entry claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

SCHEDULE A. REAL PROPERTY

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."			
Type of Property	Y N O N	Description and Location of Property	Current Market Value of Debtor's Interest in Property, Joint, or Community
1. Cash on hand	X		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-
5. Books, pictures and other art objects, antiques, statuary, records, tapes, compact disc, and other collections or collectibles.		Miscellaneous books, tapes, CD's, etc.	-
6. Wearing apparel.		Personal Used Clothing	-
7. Furs and jewelry.		Miscellaneous costume jewelry	-
8. Firearms and sports, photographic and other hobby equipment.	X		
9. Interests in insurance policies Name insurance company of each policy and assigne number or refund value of each.		Employer - Term Life Insurance - no cash surrender value	-
Sub-Total >			1,400.00
(Total of this page)			1,400.00

SCHEDULE B. PERSONAL PROPERTY

JAMES G. CARR
Debtor

Case No. _____

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

Type of Property	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

10. Annuities, benefits and name each issuer.

11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans, benefits.

12. Stock and interests in incorporated and unincorporated businesses.

13. Interests in partnerships or joint ventures, limited.

14. Government and corporate bonds and other negotiable and nonnegotiable instruments.

15. Accounts receivable.

16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.

17. Other liquidated debts owing debtor including tax refunds. Give particulars.

18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.

20. Other personal property not covered by Schedules A through D.

21. Other personal property not covered by Schedules A through D.

22. Other personal property not covered by Schedules A through D.

23. Other personal property not covered by Schedules A through D.

Sub-Total > 2,472.00
(Total of this page)

In re: Javier G. Castro

Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N	Description and Location of Property	Husband, Wife, Joint, or Community	Secured Claim or Exemption	Current Market Value of Debtor's Interest in Property, without Reducing any

20. Other tangible and intangible claims of every nature, including tax refunds, counterclaims of the debtor, and rights to certain claims. Give estimated value of each particular.

21. Patents, copyrights, and other intellectual property. Give particulars.

22. Licenses, franchises, and other general intangibles. Give particulars.

23. Automobiles, trucks, trailers, and other vehicles and accessories.

24. Boats, motors, and accessories.

25. Aircraft and accessories.

26. Office equipment, furnishings, and supplies.

27. Machinery, fixtures, equipment, and supplies used in business.

28. Inventory.

29. Animals.

30. Crops - growing or harvested. Give particulars.

31. Farming equipment and implements.

32. Farm supplies, chemicals, and feed.

33. (Other personal property of any kind not already listed.

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Sub-Total > 4,190.00
Total of this page > 8,062.00

Debtor

In re Javier G. Castro

Case No.

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions as which debtor is entitled under:

☐ 11 U.S.C. §522(b)(1)
☒ 11 U.S.C. §522(b)(2)

Exemptions provided in 11 C.F.R. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal law, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant by the entire interest is exempt from process under applicable nonbankruptcy law.

Description of Property			Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
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Miscellaneous used household goods	735 ILCS 5/12-1001(b)	900.00	900.00	
Books, Pictures and Other Art Objects, Collectibles	735 ILCS 5/12-1001(b)	50.00	50.00	
Wearing Apparel				
Personal Used Clothing	735 ILCS 5/12-1001(b)	400.00	400.00	
Eyes and Jewelry				
Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	50.00	50.00	
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans				
401(k) Plan through employer - 100% exempt	735 ILCS 5/12-1006	100%	472.00	
Other Liquidated Debts Owed Debtor including Tax Refund				
Debtor expects to receive a tax refund for the 2004	735 ILCS 5/12-1001(b)	1,000.00	2,000.00	
(to be filed in 2005) tax filing year in the amount of				
2K.				
Automobiles, Trucks, Trailers, and Other Vehicles				
1999 Suzuki Sidekick - 100.00 miles	735 ILCS 5/12-1001(c)	1,200.00	4,180.00	

Case No.

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the number, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "debtor" include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebitors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is unsecured, place an "X" in the column labeled "Contingent." If the claim is unsecured, place an "X" in the column labeled "secured." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule on the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

Case No.

In re
Javier G. Castro

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all creditors holding priority claims against the debtor or the property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse or a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925 per person earned within 90 days immediately preceding the filing of the initial petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Monies owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, maintenance, or support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment.

TYPE OF JURISDICTION

Case No.

[illegible]

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse on a joint case may be jointly liable on a claim, place an "X" in the column labeled "debtor". Include the entity on the appropriate schedule of creditors, and complete Schedule H - Creditors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

In re Javier G. Castro Debtor
Case No. _____

CREDITORS NAME, AND MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CREDITORS HOLDING CLAIMS AS OF DATE OF FILING OF PETITION	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, NO STATE	AMOUNT OF CLAIM			
			02	04	05	06
Archer Heights Credit Union 205 W. Randolph #1020 Chicago, IL 60606 Account No. xxx5965	02	collection	3,051.00			
City of Bollingbrook 375 W. Bancroft Bollingbrook, IL Account No. xxx5729, x5223, xxx5601	04	collection	Unknown			
City of Chicago Dept of Revenue PO Box 4841 Chicago, IL 60680-4911 Account No. xxx5157, xxx5158	05	collection	100.00			
City of Joliet 150 W Jefferson Joliet, IL 60432	02-03	Traffic Violations	75.00			
Subtotal			3,226.00			
(Total of this page)						

2 - continuation sheets attached

CREDITOR'S NAME, ADDRESS AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions)		ACCOUNT NO. XXX-XX-XXXX-9682	EMERGE HARBOR PO Box 10687 Atlanta, GA 30348	ACCOUNT NO. XXX-XX-8335	ILLINOIS STATE Toll Highway Audit Violation Processing Center 135 S. LaSalle Department 8021 Chicago, IL 60647-8021	ACCOUNT NO. XXX-XX-8335	IRS - 13 N. Dearborn 230 S. Dearborn Chicago, IL 60604	ACCOUNT NO. XXXXX1733-B	LAW OFFICES OF MICHAEL N. KAY 7 Penn Plaza - 18th Floor New York, NY 10001	ACCOUNT NO. XXX445, XXX1684	MAYWOOD PARKING 1 Madison Plaza Maywood, IL 60153	Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	
AMOUNT OF CLAIM	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO STOPP, SO STATE.	02	CREDIT CARD	02	TOLWAY VIOLATIONS	02	NOTICE ONLY	03	COLLECTION FOR T-Mobile Notice Only	05	Parking tickets	Subtotal	(Total of this page)
1,202.00												120.00	4,167.00

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Debtor Case No. Javier G. Castro

(Continuation Sheet)

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Case No.

in the
JOURNAL OF CLIMATE

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SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code.
of Other Parties to Lease or Contract
Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

6

NAME AND ADDRESS OF CREDITOR NAME AND ADDRESS OF CREDITOR

Check this box if debtor has no creditors.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor on the schedule of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

SCHEDULE H. CREDITORS

Debtor

IN re JAVIER G. CASAS

Case No.

Debtor(s)

SCHEDULE 1. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed; unless the spouses are separated and a joint petition is not filed.

DEBTOR'S MARITAL STATUS		RELATIONSHIP	AGE
DEBTOR			
EMPLOYMENT		SPOUSE	
Occupation		SPOUSE	
Name of Employer		SPOUSE	
How long employed		SPOUSE	
Address of Employer		SPOUSE	
100 S. Lombard Rd.		SPOUSE	
Address, IL 60101		SPOUSE	

INCOME: (Estimate of average monthly income)
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)
Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS
a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)
Income from real property
Interest and dividends
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
Social security or other government assistance

(Specify)
Pension or retirement income
(Other monthly income)
Second job at UPS
(Specify)

TOTAL MONTHLY INCOME
TOTAL COMBINED MONTHLY INCOME \$ 1,690.00
(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Provide any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) ☐ Yes ☒ No X
Are real estate taxes included? ☐ Yes ☒ No X
Is property insurance included? ☐ Yes ☒ No X
Utilities: Electricity and heating fuel ☐ Yes ☒ No X

Water and sewer ☐ Yes ☒ No X
Telephone ☐ Yes ☒ No X
Other ☐ Yes ☒ No X

Home maintenance (repairs and upkeep) ☐ Yes ☒ No X
Fond ☐ Yes ☒ No X
Clothing ☐ Yes ☒ No X

Laundry and dry cleaning ☐ Yes ☒ No X
Medical and dental expenses ☐ Yes ☒ No X
Transportation (not including car payments) ☐ Yes ☒ No X
Recreation, clubs and entertainment, newspapers, magazines, etc. ☐ Yes ☒ No X
Charitable contributions ☐ Yes ☒ No X
Insurance (not deducted from wages or included in home mortgage payments) ☐ Yes ☒ No X

Life ☐ Yes ☒ No X
Health ☐ Yes ☒ No X
Auto ☐ Yes ☒ No X
Other ☐ Yes ☒ No X

Taxes (not deducted from wages or included in home mortgage payments) (Specify) ☐ Yes ☒ No X
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) ☐ Yes ☒ No X

Auto ☐ Yes ☒ No X
Other ☐ Yes ☒ No X
Other ☐ Yes ☒ No X

Alimony, maintenance, and support paid to others ☐ Yes ☒ No X
Payments for support of additional dependents not living at your home ☐ Yes ☒ No X
Regular expenses from operation of business, profession, or farm (attach detailed statement) ☐ Yes ☒ No X

Other ☐ Yes ☒ No X
Other ☐ Yes ☒ No X

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) ☐ Yes ☒ No X
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income ☐ Yes ☒ No X
B. Total projected monthly expenses ☐ Yes ☒ No X
C. Excess income (A minus B) ☐ Yes ☒ No X
D. Total amount to be paid into plan each ☐ Yes ☒ No X
Monthly ☐ Yes ☒ No X
(interval)

1. \$0.00
2. \$0.00
3. \$0.00
4. \$0.00
5. \$0.00
6. \$0.00
7. \$0.00
8. \$0.00
9. \$0.00
10. \$0.00
11. \$0.00
12. \$0.00
13. \$0.00
14. \$0.00
15. \$0.00
16. \$0.00
17. \$0.00
18. \$0.00
19. \$0.00
20. \$0.00
21. \$0.00
22. \$0.00
23. \$0.00
24. \$0.00
25. \$0.00
26. \$0.00
27. \$0.00
28. \$0.00
29. \$0.00
30. \$0.00
31. \$0.00
32. \$0.00
33. \$0.00
34. \$0.00
35. \$0.00
36. \$0.00
37. \$0.00
38. \$0.00
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100. \$0.00

Best Case Bankruptcy

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I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets (total shown on summary page plus ff), and that they are true and correct to the best of my knowledge, information, and belief.

Date 02-12-05

Signature

Javier G. Castro
Debtor

Penalty for making a false statement or concealing property: 18 U.S.C. §§ 152 and 3571. Fine of up to \$500,000 or imprisonment for up to 5 years or both.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

DECLARATION CONCERNING DEBTOR'S SCHEDULES

United States Bankruptcy Court
Northern District of Illinois

In re: Javier G. Castro

Debtor(s)

Case No.
Chapter

13

United States Bankruptcy Court
Northern District of Illinois

In re
JAMES G. CASANO

Case No. Chapter Debtor(s)

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family partner, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

(Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.)

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership, an individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, of a partnership; a sole proprietor or self-employed other than a limited partner, of a partnership; a sole proprietor or self-employed

"Partner." The term "partner" includes but is not limited to relatives of the debtor, general partners of the debtor and their relatives; any managing agent of the debtor; any equity securities of a corporate debtor and their relatives; affiliates of the debtor and holders of such affiliates; any managing agent of the debtor; 1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. If a debtor has maintained, or has maintained financial records on the basis of a fiscal rather than a calendar year, report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$23,500.00	Employment income - estimated 2004
\$12,457.00	Employment income - estimated 2003
\$4,207.00	Employment income - 2005 year-to-date

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

NAME AND ADDRESS OF CREDITOR		CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
<p>3. Payments to creditors</p> <p><input type="checkbox"/> None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$500 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is not filed.)</p> <p><input type="checkbox"/> None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is not filed.)</p>				
NAME AND ADDRESS OF CREDITOR		DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<p>4. Debts and administrative proceedings, garnishments and attachments</p> <p><input type="checkbox"/> None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is not filed.)</p> <p><input type="checkbox"/> None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is not filed.)</p>				
NAME AND ADDRESS OF PERSON FOR WHOM BENEFIT PROPERTY WAS SEIZED		DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY	
<p>5. Repossessions, foreclosures and returns</p> <p><input type="checkbox"/> None a. List all property that has been repossessed by a creditor, sold as a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is not filed.)</p> <p><input type="checkbox"/> None b. List all property which has been repossessed by a creditor, sold as a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is not filed.)</p>				
NAME AND ADDRESS OF CREDITOR OR SELLER		DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY	
<p>6. Assignments and receiverships</p> <p><input type="checkbox"/> None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is not filed.)</p> <p><input type="checkbox"/> None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is not filed.)</p>				
NAME AND ADDRESS OF CUSTODIAN		NAME AND LOCATION OF COURT	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF INSTITUTION		TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE		AMOUNT AND DATE OF SALE OR CLOSING	
TCF Bank PO Box 1501 Minneapolis, MN 55480-1501		Checking Account		-\$50 on July, 2004	

11. Closed financial accounts

☐ None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed.)

10. Other transfers

☐ None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt consisting or bankruptcy

☐ None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

8. Losses

☐ None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

☐ None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts by family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by a debtor, including, but not limited to, disposal sites.

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

For the purpose of this question, the following definitions apply:

17. Environmental Information.

NAME

If the debtor resides or resided in a community property state, identify the name of the debtor's spouse and if any former spouse who resided or resided with the debtor in the community property state.

[Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin] within the six-year period immediately preceding the commencement of this case.

None

16. Spouses and Former Spouses

ADDRESS

NAME (Last)

DATES OF OCCUPANCY

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

None

15. Prior address of debtor

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

List all property owned by another person than the debtor holds or controls.

None

14. Property held for another person

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

None

13. Setoffs

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAME AND ADDRESS OF BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR STRAIGHTENING, IF ANY

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. Married debtors filing under chapter 12 or chapter 13 must include boxes or deposits of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

None

12. Safe deposit boxes

None
☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None <input type="checkbox"/> b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.			

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None <input type="checkbox"/> c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.			

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Name, location and name of business

None
☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.
If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER (I.D. NO. (EIN))	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None
☐ b. Identify any business listed in response to subdivision a, above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 03-12-05

Signature

Javier G. Castro
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Illinois

In re: Javier G. Castro

(Case No. Chapter 13)

(Debtor(s))

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	\$	2,200.00
Prior to the filing of this statement I have received:	\$	500.00
Balance Due	\$	1,700.00

2. The source of the compensation paid to me was:
- ☒ Debit ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debit ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plans which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereat;
- d. [Which provisions are needed]
- Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed

6. My agreement with the debtor(s), the above-disclosed fee does not include the following services:
- Representation of the debtor in any dischargeability actions, judicial lien avoidance, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated:

3/2/05

Javier G. Castro
Macey & Chern
444 N. Wells, Ste. 301
Chicago, IL 60610
(312) 467-0004 Fax: (312) 467-1832
#6273793

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

- Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

- Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice

Debtor's Signature

Date

Case Number

03-12-05

John Cam